

Amendments to the Specification:

Please replace paragraph [0028] with the following amended paragraph:

[0028] The transaction system ~~[[236]]~~220 may also include an enrollment module 236 to accommodate different methods of enrollment. By way of example, merchant 110 may enroll customers using a point-of-sale enrollment 248 or other direct interface to enrollment module 236. Alternately, merchant 110 may enroll customers through an Internet enrollment 244 that connects to enrollment module 236 via the Internet 246. In some embodiments, the customer 242 may also be able to enroll an eligible private label card using internet enrollment 244. In one embodiment, the enrollment module may also be in communication with a card-embossment facility 240 to accommodate those embodiments in which enrollment of a customer may be coupled with preparation of a magnetic-stripe or other type of card.